

Application No. 09/526,606
Amendment dated August 26, 2003
Reply to Office Action of July 14, 2003
Docket No. 3499-59

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-19 (cancelled)

Claims 20-21 (previously cancelled)

Claims 22-33 (cancelled)

Claim 34 (previously cancelled)

Claims 35-39 (cancelled)

40. (new) A computerized apparatus system to facilitate management of risk associated with conducting a transaction for goods and/or services conducted in multiple currencies, the computerized apparatus system comprising:

a host computer comprising a processor and a storage for digital data; and executable software stored on the host computer storage and executable on demand, the software operative with the host computer processor to cause the host computer to:

store in the host computer storage digital data identifying a seller of at least one of: goods and services;

store in the host computer storage digital data descriptive of a currency exchange price that relates a base currency to a foreign currency and which will be adhered to for currency amounts involved in one or more transactions comprising at least one of goods and services, sold by the seller;

indicate in the host computer storage a predetermined period of time during which the currency exchange price will be adhered to for amounts exchanged as a result of one or more transactions which involve the sale of at least one of: goods and services, sold by the seller;

receive into the host computer storage digital data descriptive of one or more executed transactions, wherein the digital data descriptive of the one or more executed transactions comprises an indication that the transaction involved at least one of: goods and services sold by

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the seller, and wherein the digital data additionally comprises an amount of foreign currency involved in the one or more transactions and the date the one or more transactions were executed;

determine that one or more of the executed transactions were executed during the period of time during which the currency exchange price will be adhered to; and

calculate an amount of foreign currency to be exchanged according to the currency exchange price based upon the amount of foreign currency transacted in the one or more transactions executed during the period of time during which the currency exchange price will be adhered to.

D 41. (new) The computerized apparatus system of claim 40 additionally comprising:

an e-commerce participant computer comprising a processor and a storage; executable software stored on each of the e-commerce participant computer storage and executable on demand, the software operative with the e-commerce participant computer processor to cause the e-commerce participant computer to:

calculate a projected amount of sales which will be transacted by the seller during the period of time during which the currency exchange price will be adhered to;

transmit the projected amount of sales to the host computer;

receive the currency exchange price that relates a base currency to a foreign currency which will be adhered to for one or more transactions which involve the sale of at least one of: goods and services, sold by the seller; and

calculate a sale price for at least one of: a good and service wherein the sale price is denominated in a foreign currency and based upon the currency exchange price.

42. (new) The computerized apparatus system of claim 41 additionally comprising software operative with the e-commerce participant computer processor to cause the e-commerce participant computer to transmit an offer to sell the at least one of: a good and service, for the

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calculated sale price denominated in a foreign currency and based upon the currency exchange price.

43. (new) The computerized apparatus system of claim 41 additionally comprising software operative with the host computer processor to cause the host computer to determine a risk exposure for the time during which the currency exchange price will be adhered to based upon the projected amount of sales which will be transacted by the seller.

44. (new) The computerized apparatus system of claim 40 wherein the digital data descriptive of one or more executed transactions comprises data descriptive of each transaction executed on a particular website.

45. (new) The computerized apparatus system of claim 40 wherein the software is additionally operative with the host computer processor to cause the host computer to:

receive into storage digital data descriptive of a projected amount of sales from one or more sellers; and

calculate a forward contract amount comprising an exchange of the base currency and the foreign currency, based upon an aggregate of the projected amounts of sales received.

46. (new) The computerized apparatus system of claim 40 wherein the software is additionally operative with the host computer processor to cause the host computer to:

indicate in the host computer storage a limit of an aggregate amount of currency which will be exchanged at the currency exchange price during the period of time during which the currency exchange price will be adhered to;

track the aggregate amount of currency to be exchanged at the currency exchange price during the period of time during which the currency exchange price will be adhered to; and

provide an indication of whether the limit of an aggregate amount of currency has been reached.

47. (new) The computerized apparatus system of claim 40 wherein the software is additionally operative with the host computer processor to cause the host computer to:

receive digital data comprising a spot price for the converting the foreign currency to the base currency from a foreign exchange market on each respective day that each of the one or more transactions is executed;

store the digital data comprising a spot price in the computer storage; and

compare the spot price to the currency exchange price adhered to for the one or more transactions.

48. (new) A computer implemented method for managing the impact of foreign exchange on the sale of a good or service in an online transaction, the method comprising the steps of:

receiving digital data into a computer storage, the digital data indicative of a currency exchange price that relates a cost to exchange a foreign currency into a base currency will be adhered to by a currency exchange provider for any currency amounts involved in one or more transactions comprising one or more of: goods and services offered for sale by a particular seller;

storing digital data in the computer memory comprising a price for one or more of: goods and services, wherein the price is denominated in the base currency;

inputting into the computer storage digital data comprising a predetermined period of time during which the currency exchange price will be adhered to by a currency exchange provider for currency amounts involved in one or more transactions comprising the one or more goods and services offered for sale by the particular seller, and executed during the predetermined period of time;

calculating a selling price with a processor operative with executable software, the selling price comprising a price for the one or more of: goods and services, denominated in the foreign currency and based upon the price for the one or more of: goods and services denominated in the base currency and the currency exchange price; and

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outputting digital data comprising an offer for sale for the one or more of: goods and services, wherein the offer for sale comprises the selling price denominated in the foreign currency and an offer time period during which the offer for sale is available, wherein the offer time period is based upon the predetermined period of time during which the currency exchange price will be adhered to.

49. (new) The computer implemented method of claim 48 additionally comprising the steps of:

receiving digital data into the computer storage, the digital data comprising details of an execution of one or more online transactions comprising an acceptance of the offer for sale; and

transmitting digital data comprising an amount of foreign currency involved in the one or more online transactions comprising an acceptance of the offer for sale, to the currency exchange provider.

50. (new) The computer implemented method of claim 48 additionally comprising the steps of:

calculating with a processor operative with executable software, a projected amount of currency involved in online sales executed by the seller during the period of time which the currency exchange price will be adhered to by a currency exchange provider; and

transmitting digital data to the currency exchange provider comprising the projected amount of currency involved in online sales during the period of time which the currency exchange price will be adhered to by the currency exchange provider, wherein the currency exchange price is based upon the projected amount of currency involved in online sales during the period of time which the currency exchange price will be adhered to.

51. (new) The computer implemented method of claim 48 additionally comprising the steps of:

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aggregating notional data comprising one or more transaction amounts with a processor operative with executable software;

calculating with the processor operative with executable software, an amount of currency to be traded, wherein the amount of currency to be traded comprises the aggregate notional amount minus an amount to be retained in a foreign currency; and

transmitting digital data comprising the amount of currency to be traded.

52. (new) The computer implemented method of claim 48 additionally comprising the steps of:

indicating in the computer storage a maximum amount of currency to be exchanged during the period of time during which the currency exchange price will be adhered to by the currency exchange provider;

aggregating notional data comprising one or more transaction amounts with a processor operative with executable software;

calculating with the processor operative with executable software, an amount of currency to be traded, wherein the amount of currency to be traded comprises the aggregate notional amount up to the amount indicated in the computer storage to be the maximum amount of currency to be exchanged during the period of time during which the currency exchange price will be adhered to by the currency exchange provider; and

transmitting digital data comprising the amount of currency to be traded.

53. (new) The computer implemented method of claim 48 additionally comprising the steps of:

automatically storing digital data comprising amounts of foreign currency involved in each transaction executed by a seller via a particular website; and

transmitting the digital data comprising amounts of foreign currency involved in each transaction to the currency exchange provider.

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54. (new) The method of claim 48 wherein the online transaction involves transaction participants comprising a business and a retail customer.

55. (new) The method of claim 48 wherein the online transaction involves transaction participants comprising two or more businesses.